

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

IN RE: James Massa

Case No.: 16-28104
Judge: KCF

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

Original
 Motions Included

Modified/Notice Required
 Modified/No Notice Required

Date: 6-29-18

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS WILL BE AFFECTED.

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney rcn

Initial Debtor: J M

Initial Co-Debtor

Part 1: Payment and Length of Plan

a. The Debtor has paid \$3,977.00 into the Plan and the debtor shall pay \$807.00 Monthly to the Chapter 13 Trustee, starting on July 1, 2018, for approximately 38 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future Earnings
 Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
ROBERT C. NISENSON	ATTORNEYS FEES	2,800

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
MIDFIRST BANK	HOME	531.00		531.00	
OLD BRIDGE MUNICIPAL UTILITIES		1,344.70		1,344.70	
SANTANDER CONSUMER VEHICLE		418.24		418.24	
MIDFIRST BANK	HOME	255.00		255.00	
MIDFIRST BANK	HOME	19,090.97		19,090.97	
MIDFIRST BANK	HOME ATTORNEY FEE	521.00		521.0-	

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in

Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
CAPITAL ONE AUTO FINANCE 2012 SCION		22,000	0.00

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan NONE

Creditor	Collateral	Total Amount to be Paid through the Plan

Part 5: Unsecured Claims NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$____ to be distributed *pro rata*
- Not less than 100 % percent
- Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, *Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.
NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon Confirmation
- Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or

coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below why the plan is being modified: include post petition mortgage arrears in Plan	Explain below how the plan is being modified: include post petition mortgage arrears in Plan
--	--

Are Schedules I and J being filed simultaneously with this Modified Plan? Yes No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date June 29, 2018

/s/ Robert C. Nisenson

Robert C. Nisenson 6680

Attorney for the Debtor

/s/ James Massa

James Massa

Debtor

Date: June 29, 2018

Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan.

Date June 29, 2018

/s/ Robert C. Nisenson
Robert C. Nisenson 6680
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: June 29, 2018

/s/ James Massa
James Massa
Debtor

Date: _____

Joint Debtor

Certificate of Notice Page 8 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 James Massa
 Debtor

Case No. 16-28104-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 61

Date Rcvd: Jul 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2018.

db +James Massa, 178 Southwood Dr, Old Bridge, NJ 08857-1659
 cr +Old Bridge Municipal Utilities Authority, Scarinci & Hollenbeck, LLC,
 c/o Joel R. Glucksman, Esq., 1100 Valley Brook Ave., P.O. Box 790,
 Lyndhurst, NJ 07071-0790
 516404869 +A-1 Collections Svc, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706
 516404870 +Amboy Bank, 3590 US Hwy 9, Old Bridge, NJ 08857-3523
 516444092 +Atlantic City Expressway \$50.00, PO Box 4971, Trenton, NJ 08650-4971
 516404871 +Bac Service, LLC, P.O Box 538, Howell, NJ 07731-0538
 516519589 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516404875 +EZ Pass NJ, P.O Box 4973, Trenton, NJ 08650-4973
 516404874 +Excel Urgent Care Of Nj LLC, 484 Temple Hill Rd Ste 104, New Windsor, NY 12553-5529
 516404876 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 516404877 +Horizon Blue Cross Blue Shield Of Nj, P.O Box 656, Newark, NJ 07101-0656
 516444080 +Imaging Consultants of Essex \$200.00, PO Box 3247, Indianapolis, IN 46206-3247
 516404878 +JCP&L, PO Box 16001, Reading, PA 19612-6001
 516404879 +JFK Medical Associates, P.O Box 11912, Newark, NJ 07101-4912
 516404880 +JFK Medical Center, C/O Paula G. Kaplan, 55 Morris Ave Ste 100,
 Springfield, NJ 07081-1422
 516444087 +Jeffrey Rapaport MD, PA \$35.00, 333 Sylvan Ave., Ste 207,
 Englewood Cliffs, NJ 07632-2732
 516444078 +Lincare Inc \$7.19, PO Box 9521, Amherst, NY 14226-9521
 516538398 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
 516444088 +Middlesex Hospital Physicians, PA \$170.00, C/O Revenue Recovery Corp., PO Box 50250,
 Knoxville, TN 37950-0250
 516404883 +Midland First, 4515 Broadmoor Bluffs Dr, Colorado Springs, CO 80906-8647
 516444079 +Monmouth Ocean Hospital Service Corp \$1,834.00, 4806 Megill Rd., Ste 3,
 Neptune, NJ 07753-6926
 516488426 +New Jersey Turnpike Authority, Attn: Mark Schneider, 581 Main St., PO Box 5042,
 Woodbridge, NJ 07095-5042
 516444084 +New Jersey Turnpike Authority \$54.00, PO Box 5042, Woodbridge, NJ 07095-5042
 516444086 +New York Thruway \$60.00, PO Box 15186, Albany, NY 12212-5186
 516444087 +Old Bridge Municipal Utilities Authority, Joel Glucksman, Scarinci, et al,
 1100 Valley Brook Ave., P.O. Box 790, Lyndhurst, NJ 07071-0790
 516404886 +Old Bridge Municipal Utilities Authority, 71 Blvd West, Cliffwood Beach, NJ 07735-6105
 516444091 +Optimum \$427.00, 1111 Stewart Avenue, Bethpage NY 11714-3533
 516444090 +Orthopedic Assoc. Of Central Jersey \$27.00, 205 May St. Suite 202, Edison, NJ 08837-3267
 516404887 +PA Turnpike Commission, C/O PennCredit, 916 S 14th St, Harrisburg, PA 17104-3425
 516404894 +PSEG, 80 Park Plaza, Newark, NJ 07102-4194
 516404893 PSEG, PO BOX 14444, New Brunswick, NJ 08906-4444
 516404891 +Premier Urology Group LLC, P.O Box 51079, Newark, NJ 07101-5179
 516404892 +Princeton Surgical Associates, 5 Plainsboro Rd Ste 400, Plainsboro, NJ 08536-1915
 516404895 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
 516404896 +Raritan Bay Med Center, PO Box 48071, Newark, NJ 07101-4871
 516404897 Raritan Bay Physicians Group PC, P.O Box 11987, Newark, NJ 07101-4992
 516404898 +Saint Barnabas Medical Center, C/O BCA Financial Services, Inc, 18001 Old Cutler Rd Ste 462,
 Miami, FL 33157-6437
 516404899 +Saint Peters University Hospital, C/O Schachter Portnoy, Llc, 3490 Us Rte 1,
 Princeton, NJ 08540-5920
 516404900 +Santander Consumer USA, P.O Box 961288, Fort Worth, TX 76161-0288
 516443548 +Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
 516444512 +Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
 516444085 +State of NJ EZPASS/ Delaware River Port Authority, PO Box 4971, Trenton, NJ 08650-4971
 516404901 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
 516444083 +The Port Authority of NY & NJ \$63.00, Violations Processing Center,
 C/O Linebarger Goggan Blair & Sampson, L, 61 Broadway, Ste 2600, New York, NY 10006-2840
 516444081 +Union Emergency Medical Unit \$100.00, PO Box 575, Matawan, NJ 07747-0575

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 03 2018 23:05:10 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 03 2018 23:05:08 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516404872 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jul 03 2018 23:10:05 Capital One Auto Finan,
 3901 Dallas Pkwy, Plano, TX 75093-7864
 516630521 E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 03 2018 23:10:04
 Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 165028,
 Irving, TX 75016-5028
 516599799 E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 03 2018 23:10:34
 Capital One Auto Finance, c/o AIS Portfolio Services, 4515 N Santa Fe Ave,
 Oklahoma City, OK 73118-7901
 516404873 E-mail/Text: bankruptcy@cashcall.com Jul 03 2018 23:05:48 Cashcall Inc, 1 City Blvd W,
 Orange, CA 92868-3621

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 61

Date Rcvd: Jul 03, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516404881 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 03 2018 23:04:25 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516404884 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 03 2018 23:05:07 Midland Funding,
8875 Aero Dr Ste 200, San Diego, CA 92123-2255
516404885 +E-mail/Text: bankruptcydepartment@tsico.com Jul 03 2018 23:05:46 Minuteclinic Of New Jersey,
C/O Transworld Systems, 507 Prudential Rd, Horsham, PA 19044-2308
516615846 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 03 2018 23:09:57
Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541
516440846 +E-mail/Text: bankruptcy@pseg.com Jul 03 2018 23:04:11 PSE&G, Attn: Bankruptcy Dept.,
PO Box 490, Crandord, NJ 07016-0490
516404889 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 03 2018 23:21:14
Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
516444089 +E-mail/Text: bankruptcy@certifiedcollection.com Jul 03 2018 23:05:00
SBMC Multi Specialty - Nephro \$250.00, C/O Certified Credit & Collection Bureau,
PO Box 1750, Whitehouse Station, NJ 08889-1750
516411600 E-mail/PDF: gecscedi@recoverycorp.com Jul 03 2018 23:09:39 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
516404902 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 03 2018 23:04:10
Verizon, P.O Box 4003, Acworth, GA 30101-9004
516404903 +E-mail/Text: bankruptcycreports@wakeassoc.com Jul 03 2018 23:05:47 Wakefield & Association,
P.O Box 58, Fort Morgan, CO 80701-0058

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516404882 Maryland Tranportation Authority
516404888 Plain Green
516404890* +Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
516444082 ##Shoprite \$139.00, C/O Collections Acquisition Company, Inc, Payliance,
3 Easton Oval, Ste 210, Columbus, OH 43219-6011

TOTALS: 2, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor MidFrist Bank dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Joel R. Glucksman on behalf of Creditor Old Bridge Municipal Utilities Authority
jglucksman@scarincihollenbeck.com
Rebecca Ann Solarz on behalf of Creditor MidFrist Bank rsolarz@kmllawgroup.com
Robert C. Nisenson on behalf of Debtor James Massa rnissenon@aol.com,
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
TOTAL: 7